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ABSTRACT

Recreational land development in the United States falls into three general categories with the first two being more popular: (1) unimproved recreational subdivisions, largely speculative investments; (2) improved second home projects, used both for recreation and speculation: and (3) high amenity resort communities, recreational areas for higher income families. At least 10 million recreational lots currently exist, mostly in Florida and Texas, but also in Pennsylvania and the Southwest. Recreational land development is a controversial topic as it has implications for environmental, economic, and social impact. Environmentally sensitive areas are often targets for development projects, which can produce air and water pollution, erosion, and solid waste problems. While development projects initially stimulate local economies via taxation, the effect may reverse itself in later years. The culture and lifestyle of a rural area may change with an influx of sophistication, bringing with it increased crime, traffic, and crowding. Consumer victimization by fraudulent land development companies is all too frequent. Local and state governments should take advantage of the current lull in recreational land development to pass legislation and establish procedures and regulations regarding such development. (SB)

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Executive Summary

Prepared for CEQ.HUD.ARC
1976

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- Volume IV: Appendices

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In Preparation:

Land use impacts of federal taxes
Energy consumption and land use
Land use inside cities
Costs of metropolitan development patterns

Subdividing Rural America

Impacts of Recreational Lot and Second Home Development

Executive Summary

Prepared for the Council on Environmental Quality;
Office of Policy Development and Research,
Department of Housing and Urban Development; and
Appalachian Regional Commission

by the
American Society of Planning Officials, with contributions from the Conservation Foundation,
Urban Land Institute, and Richard L. Ragatz Associates, Inc.

PREFACE

Second home developments and recreational lot sales have concerned many people because of their potential negative environmental, economic, and social impacts in addition to the problem of possible consumer fraud. Legislation was enacted by the Federal Government and some state governments in response to the consumer fraud problem, but the other impacts often remained unregulated by any level of government.

The purpose of this study sponsored by the Council on Environmental Quality, the Department of Housing and Urban Development, and the Appalachian Regional Commission was to assess the seriousness of these problems, and to suggest possible remedies. The research was conducted by the American Society of Planning Officials with the assistance of the Urban Land Institute, the Conservation Foundation, and Richard L. Ragatz, Associates, Inc. The study has taken place over a period of several years and has produced a series of reports.

The study concludes that there is a potential for significant adverse impacts from such developments, but these can be mostly ameliorated if developers and governmental officials work together in the careful planning and development of such projects. Although the recent energy crisis and economic conditions have substantially reduced the demand for recreational developments, there is a strong possibility that this market will pick up again in the future. Local and state governments should strongly consider taking advantage of the current lull to pass the legislation and establish the appropriate procedures for dealing with the resurgence when it does occur.

This study is one in a series of land use studies jointly sponsored by CEQ and HUD in an effort to provide developers and planners with better infomation on which to base land use decisions.

Russell W. Peterson

Chairman
Council on Environmental Quality

ACKNOWLEDGMENTS

This report is the result of a study funded by the President's Council on Environmental Quality (CEQ) in association with the Office of Policy Development and Research of the U.S. Department of Housing and Urban Development (HUD), and the Appalachian Regional Commission. The contractors wish to thank especially Edwin H. Clark, II who served as CEQ's project officer, for his overall guidance and many helpful suggestions throughout the course of the project. Thanks for their assistance in reviewing draft material is also extended to CEQ Senior Staff member William Matuszeski; James Hoben, Program Manager, Division of Community Development and Management Research, Office of Policy Development and Research, HUD; Allan Kappeler, Assistant Deputy Administrator, Office of Interstate Land Sales Registration, HUD; and Orlando Riutort, Community Development Specialist, Appalachian Regional Commission.

Many people contributed to the production of this report. The American Society of Planning Officials was responsible for the overall project and final editing. David R. Mosena, Assistant Director—Research served as project director and editor. Other contributions from the ASPO Research Division were made by Frank Beal, Deputy Director; Frank Popper, Senior Research Associate; Linda Wildman, Research Associate; and Patricia McDowell, Research Assistant.

The Conservation Foundation conducted the research and prepared initial drafts for the section on environmental impacts under the staff direction of Robert Dennis, Senior Associate, with assistance from William Shands, Executive Director of the Central Atlantic Environment Center, and William Partington, Executive Director of the Environmental Information Center of the Florida Conservation Foundation. Research and initial drafts for the section on economic impacts were prepared by the Urban Land Institute under the supervision ULI Research Director Donald Priest with assistance from Edward Murray, Research Associate, and Randall Scott, Research Counsel. The market research for this study (used primarily in Chapter II) was conducted by Richard L. Ragatz Associates, Inc. Additional consultation and guidance was provided by John Noble at key points in the project.

This study is one of the staff activities authorized by the Board of Directors of the American Society of Planning Officials as part of its Sponsored Research Program. The ASPO research program is an independent research activity supported by grants and contracts and devoted to advancing public agency planning practice. Individual research reports are not reviewed for approval by the Board of Directors or by the membership of the Society.

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One U.S. family in 12 owns either a second home or a vacant recreational lot.

INTRODUCTION

Recreational land development is a controversial subject. It has caused considerable debate in the press, in the Congress and state legislatures, and among local governments and concerned citizens groups across the country. Attitudes toward it vary widely. Some people see it as an opportunity to stimulate rural economies and increase local tax revenues. Others see it as a threat to the environment, fearing irreparable damage will result as woodlands, lakeshores, and coastlines are subdivided into recreational lots and second homes are constructed.

Actually, recreational land development has resulted in both positive and negative consequences in different settings and under different conditions. On the positive side, it has provided recreational opportunities for an increasingly broad segment of the American public—a place in the country to spend vacations and leisure time, a place to retire, and for some an attractive financial investment. Recreational land development has also created markets for marginally productive land, increased local tax revenues, stimulated local businesses, and provided some jobs.

Despite these important benefits, recreational land development has caused some very serious problems: consumer victimization resulting from misleading and fradulent sales tactics; environmental degradation from the development of ecologically fragile lands; and high public service costs for some rural communities.

This report presents a comprehensive analysis of recreational land development; the amount of land involved, the impacts of these developments on the communities in which they occur, and methods that governments can adopt for controlling development and avoiding negative impacts. It focuses primarily on development problems, some of which are common to all forms of land development, others which are unique to recreational development. Due to its problem focus, this report is often critical of the recreational land development industry, the products of which vary widely in quality. While there are many fine examples of high quality second home projects and resort communities scattered around the country, the impacts of shoddy recreational land development are widespread and serious. They are not, however, the fault of developers alone. Governments, which have the duty to regulate the use of our resources, and citizens, who help shape public policies and buy the industry's products must also share the responsibility for the negative impacts which have occurred.

At the time this study was begun in 1973, recreational land development was a burgeoning business. Land was being subdivided and sold faster than government could process the necessary paperwork. Since then, this industry has been hard hit by gasoline shortages and more recently by economic recession. Both lot sales and second home construction fell off sharply in 1974.

This decline in recreational land development activity, however, does not lessen the importance of the issues addressed in this report. While subdivision platting and second home construction have slowed down considerably from the early 1970s, they have by no means stopped, and consumer demands for recreational property can be expected to rise again as the economy recovers. Recreational property is a luxury item whose future depends on rising disposable incomes and mobility. Based on past trends and recent surveys of consumer intentions, the number of households owning recreational property in the U.S. could be expected to more than double by 1985 as the post World War II baby boom generation enters its thirties and swells the ranks of potential buyers.

There are preliminary indications that the market for recreational property is shifting away from the unimproved,

speculative lot segment of the market toward a user's market of improved recreational lots and second homes. Increased consumer awareness, saturation of the speculative lot market in some areas, and increased land use regulation are all contributing to this trend. While some of the worst abuses of the past may be on the way out, the range of issues posed by continued recreational land development in rural areas still requires the exercise of much greater responsibility in managing such developments than has occurred to date. Hopefully, this report will provide both a stimulous and a focus for increased public action.

SUMMARY CONCLUSIONS

Recreational land development is occurring throughout the U.S. in response to consumer demands for speculative real estate investments, and for second homes (and to some extent permanent homes) for their owner's use and enjoyment. These projects tend to be located in rural areas where they have a potential for creating significant environmental, economic, and social impacts. The extent to which these impacts are beneficial or adverse depends largely on the care with which projects are planned and developed. Since the adverse effects can be quite serious, both public officials with responsibility for project approvals and the developers themselves must take steps to ensure that project plans and implementation programs are consistent with local conditions and needs, and moreover, to the greatest extent possible, that they enhance the quality of the environment and the well being of host communities.

Recreational land development has a high potential for causing serious environmental problems due to its frequent lack of or inadequacy of basic site improvements, and its tendency to locate in sensitive environmental areas. Ground and surface water pollution from improper disposal of sewage, and erosion and siltation from runoff pose the most serious environmental problems. Other threats to the environment include destruction of natural areas and wildlife habitats, increased solid waste and litter, and air pollution.

The economic effects of recreational land development on local governments are likely to be positive in the initial years of project development as property taxes exceed public service costs. Fiscal impacts can become negative over time, however, if substantial permanent occupancy occurs in these projects (especially by families with school age children), or if local governments must install or make substantial improvements in project facilities such as roads and utility systems. Effects of development on local economies are positive to the extent that new jobs are created and community income increases from developer and property owner expenditures made in the local economy.

As home construction and occupancy progresses in recreational subdivisions, the traditional lifestyles and cultures of rural communities begin to change in response to the changing population mix and economic base. Changes may also occur in local political structures to the extent that recreational property owners become involved in community affairs. Local attitudes on the merits of these social changes differ widely. But the social impact causing the greatest controversy has been consumer victimization, in spite of the host of state and federal land sales laws adopted in recent years. The full disclosure technique on which most land sales laws are based has not proven adequate as a means of stopping these abuses.

The major negative impacts of recreational land development can be traced to the lack or inadequacy of local land use and development regulations, and to a lesser extent state regulations. Recreational land development pressures have been heaviest in rural areas where land use controls have traditionally been the weakest. The lack of professional staff and financial resources necessary to regulate rapid increases in large scale development has also been a major problem. Emerging state laws aimed at protecting critical environmental areas such as wetlands and coastal zones can help resolve conflicts between recreational land development and sensitive environmental lands, but they have yet to be a major force in controlling development.

Most of the problems caused by recreational land development have been dealt with before in previously urbanizing areas, and existing tools and techniques for regulating the quality, location, quantity and timing of development offer sufficient methods of avoiding the potential negative effects of these projects. Development standards should be set at levels appropriate for the scale and density of development, and the natural capacities of the site. Recreational land development should adhere to the same generally accepted development standards required of conventional first home subdivisions of similar scale and density. Basic site improvements should be designed to accommodate peak occupancy, and should be in place when they are needed by project residents, either through initial installation by the developer, or assured through binding financial guarantees that they will be installed as needed. Minor variations from accepted development practices in response to market preferences or unique environmental conditions may be appropriate if

they pose no threat to public health and safety and environmental quality.

The burden and responsibility for setting standards and regulating these developments rests primarily with local governments. For some governments, review and strengthing of existing regulations is in order; for others, which do not yet regulate development, a major effort is required to draft land use controls. For both, the regulations and standards should be reviewed with a sensitivity to concerns for critical environmental areas, appropriateness to the scale and density of development, as well as the natural carrying capacities of the site, and the degree to which they stimulate better and more imaginative site design and construction rather than only making traditional designs more expensive. Flexible development controls such as PUD ordinances, environmental performance standards, and impact assessments should be used to permit greater responsiveness to unique site conditions.

In many local communities, regulating land use effectively will overtax available resources, and they will look to states for more help. State land use planning programs should identify areas suitable and unsuitable for recreational land development and channel financial and technical aid to those local areas most in need of assistance. States should also increase their efforts to protect critical environmental areas of greater than local concern to prevent unique natural resources from being preempted by development.

The federal government should also provided needed support by taking full advantage of its existing legislative mandates and enacting land use legislation as needed to provide additional financial and technical assistance. Finally, both state and federal governments should take steps to strengthen existing consumer protection legislation by requiring financial guarantees that promised improvements will be installed.

DEFINITIONS

Prior to the recreational land boom in the 1960s, many if not most of the second homes in the U.S. were built on individual, scattered lots in traditional recreational areas outside platted subdivisions—the simple hunting cabin in the Maine woods or the lake cottage in Minnesota. Public facilities seldom existed, lots were usually small, and most of the dwellings were not originally designed for permanent, year-round occupancy.

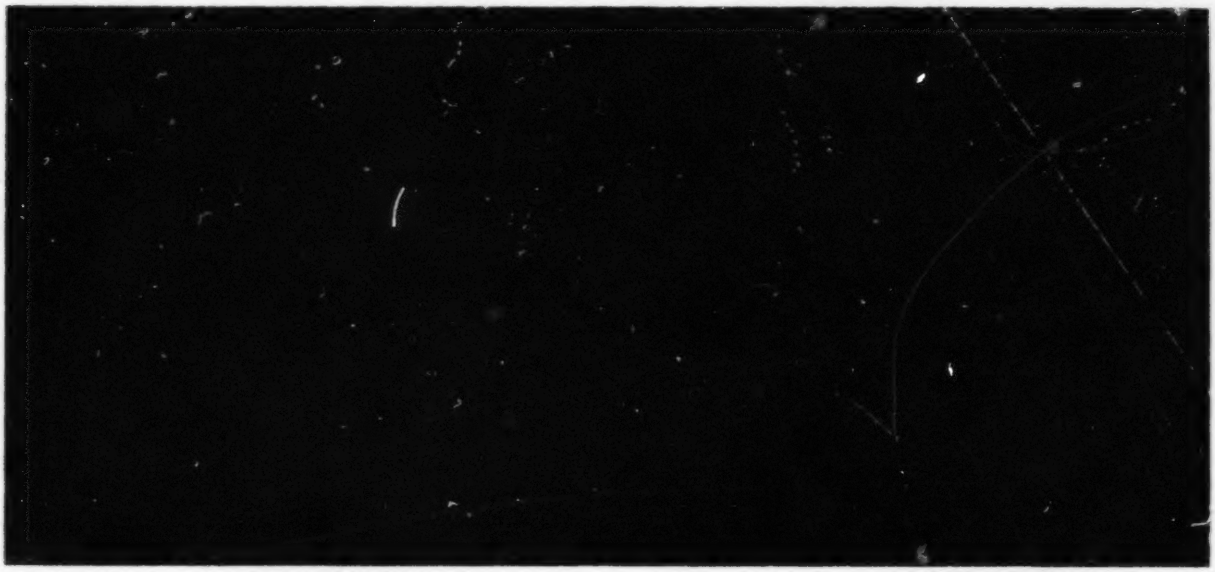
For most people, the subject of second homes still suggests these traditional images of scattered mountain A-frames and lakeside cottages. This scattered lot development is still occurring today, but the mass market has shifted to new forms of recreational land development.

As commonly used today, the term "recreational land development" refers to a range of development types marketed ostensibly for recreational use, although they are not necessarily so used. These developments range widely in size and quality, from unimproved raw land subdivisions to resort developments with condominiums, single-family homes, and a wide variety of recreational amenities. Other peripheral types of projects often labeled as recreational land development include subdivisions with lots sold specifically for camping or recreational vehicle use, club campgrounds under single ownership, and theme park-second home complexes.

This report distinguishes among three major types of development (although some individual projects may include characteristics from more than one category): unimproved recreational subdivisions, improved second home projects, and high-amenity resort communities. Most of the recreational land development which has occured in the U.S. falls into the first two categories, and is the primary focus of this report.

Unimproved recreational subdivisions. These projects are basically land sales operations in which the developer typically subdivides the property into one-fourth or one-

An estimated 10 million recreational lots have been subdivided in the U.S. to date, many of which are in unimproved recreational subdivisions with few basic improvements or facilities such as this project in Arizona.



Improved second home and resort developments are similar in many respects to typical suburban developments, and frequently include recreational amenities such as swimming clubs, golf courses, or as in this project, an artificial lake.

half acre lots (often with little or no regard for their adequacy as actual home sites), installs access roads as necessary to market the property (frequently only graded dirt roads), and sells off the lots as fast as possible. Much of this property is sold sight unseen through the mail to buyers primarily interested in land speculation. If these projects are ever to be actually developed, the individual lot owners or the local community must provide the necessary improvements such as water and sewer systems and paved roads. It is common for these projects to end up with little actual development, but with very confused patterns of property ownership as buyers default on payments or property taxes.

Improved second home projects. These projects include some basic site improvements. Recreational facilities may also be included, and the projects are often sited in areas with important natural amenities such as lake or river frontage. Lot sizes are still typically one acre or less, but more care tends to be taken in site design and layout. While the developer's primary objective is still to sell lots, installing basic site improvements lays the groundwork for a real community and buyers are more likely to be interested in eventually building homes and using their land, although speculation remains fairly common. The locations of these projects are more dependent upon good highway access and relative proximity to metropolitan areas due to the greater emphasis on a users market.

High-amenity resort communities. **The planning and construction in these developments are highly sophisticated and, although far fewer in number, many are considered models of design excellence. Developers often invest millions of dollars in basic site improvements and recreational amenities (swimmining pools, tennis courts, golf courses, and club houses), as well as developer-built housing, such as resort condominiums. Aimed primarily at higher income families, some of these projects approach the scale of new towns, and development is more likely to be carefully controlled through deed restrictions and architectural controls. The location of such developments is often governed as much by the outstanding natural amentities of the site as the location of the buyers market.**

STUDY METHODS AND DATA LIMITATIONS

The information used in this report has come from several primary and secondary sources: first, an extensive review of the literature; second, a series of personal field interviews in 14 states* with government officials, developers, environmental groups, and concerned citizens; third, three national surveys conducted for this study (one of homeowners; one of recreational land development companies, builders, and manufacturers; and one of local planning agencies in rural communities experiencing recreational land development); and fourth, an analysis of the registered filings of 3,900 recreational subdivisions recorded with HUD's Office of Interstate Land Sales Registration (OILSR).

Even with this data collection effort, still remarkably little is known about many aspects of these developments. The available data used in this report have limitations resulting from the widely different markets involved (ranging from raw lot sales to high density recreational communities), the fragmentation among data sources, the lack of standardization in definitions and data collection, and difficulties in maintaining current information. Although these limitations make it difficult to draw national generalizations in some cases, the information collected in this report still presents the most comprehensive picture of the recreational properties market and its impacts available to date.

* Field interviews were conducted in Arizona, California, Colorado, Florida, Georgia, Michigan, New Mexico, North Carolina, Oregon, Texas, Vermont, Virginia, Washington, and Wisconsin.

MAJOR FINDINGS

RECREATIONAL PROPERTIES MARKET**

1. At least 10 million recreational lots have been subdivided in the U.S., and HUD's Office of Interstate Land Sales Registration (OILSR) includes subdivision filings from every state except North Dakota and Rhode Island.

- Recreational subdivisions registered with OILSR are most heavily concentrated in the Southeast and Southwest (see Figure I).
- Two states (Florida and Texas) contained almost half of the 3.5 million recreational lots registered with OILSR in 1974.
- Five more states (New Mexico, Arizona, California, Colorado, and Pennsylvania) contained another quarter of these lots.

2. Over 3.5 million second homes had been constructed in the U.S. by 1973.

- The highest concentrations of second homes occur in the Great Lakes Region, the South, and New England (see Figure II).
- In 1970, approximately one-third of the second homes in the U.S. were located in Michigan, New York, Texas, Wisconsin, and California.

3. Recreational properties are used in three major ways—as speculative investments, for seasonal occupancy, and for permanent occupancy.

- Research to date indicates that between one-third and one-half of all recreational lots are bought primarily as speculative investments.
- Where second homes are constructed on recreational lots, most are occupied on a seasonal basis—typically between two and three months per year.
- There is a tendency for second homes to be converted to permanent use. Although few national data exist, some local surveys of second home owners report that as many as half intend to move into their second homes on a permanent basis at some point in the future. In addition, recreation lots are also being purchased initially for use as permanent home sites.

4. Speculation in recreational lots tends to be most highly concentrated in unimproved recreational subdivisions. Consumers who plan on using their property themselves tend to purchase lots in subdivisions with more improvements and amenities.

5. Recreational subdivision generally have fewer basic site improvements than conventional, first home sub-

** Few studies to date have attempted to distinguish among different types of recreational land development, therefore much of the data presented in these findings can only appear in aggregate form rather than being related to specific project types.

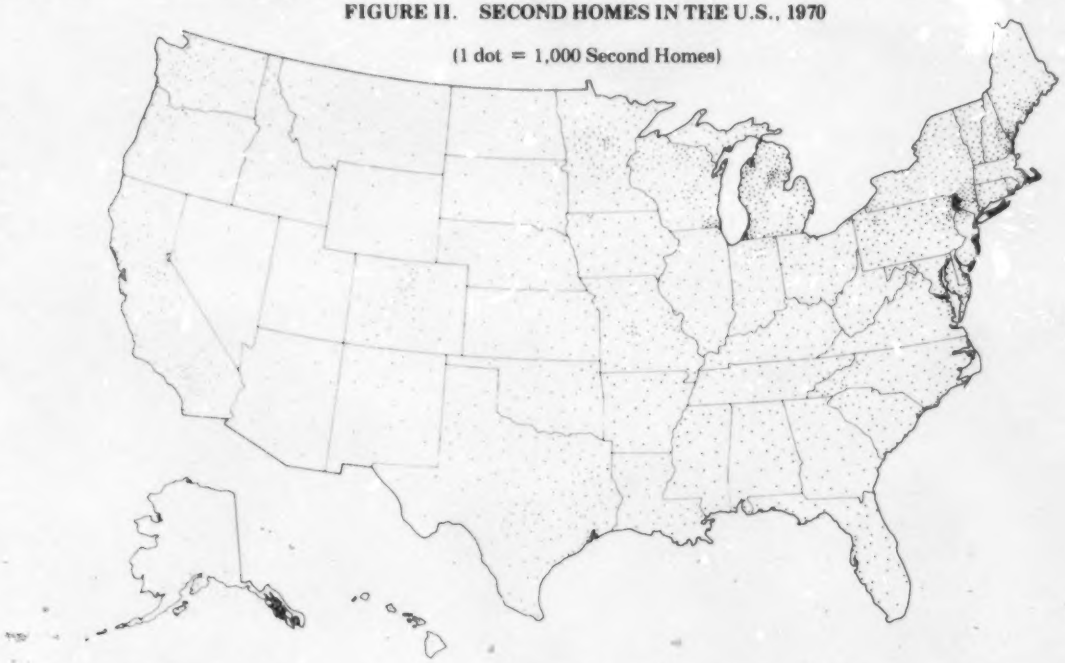
FIGURE I. RECREATIONAL LAND DEVELOPMENTS REGISTERED WITH OILSR, 1973.
(1 dot = 1 subdivision)

Note: Since the data for this figure were collected (June, 1973), project filings from Texas increased from 65 to 463, by January, 1974, giving it four-fifths as many recreational subdivisions as Florida.

Source: U.S. Department of Housing and Urban Development, Office of Interstate Land Sales Registration, Unpublished material obtained from the files, June, 1973.

FIGURE II. SECOND HOMES IN THE U.S., 1970

(1 dot = 1,000 Second Homes)



Source: U.S. Department of Commerce, Bureau of the Census, *U.S. Census of Housing, 1970 Detailed Housing Characteristics.* (Washington: Government Printing Office, 1972.)

divisions, but are often similar in design and layout (see Figure III).

- Two-thirds of the projects surveyed at OILSR had no central sewage systems, and one-third had no central water systems. Many contained only dirt roads.
- The size of most recreational land developments is relatively large. Recreational subdivisions filed with OILSR average 1,000 acres each.
- Typical lot sizes range from one-fourth acre to one acre. At full buildout, the densities of these subdivisions are as high as metropolitan suburbs.

6. Owning recreational property is no longer a luxury limited to upper-income families.

- One U.S. family in 12 owns a piece of recreational property—either a vacant recreational lot or a second home.
- Todays typical second home owners are white, middle-class families whose incomes and educations are only slightly higher than the national averages (see Figure IV).
- Three-fourths of all second home owners live in metropolitan areas.

7. Unimproved recreational subdivisions are, in many cases, resulting in extensive premature subdivision of land (i.e., homesites subdivided and sold with no foreseeable demand for residential use). Many of these speculative subdivisions stand little chance of ever becoming viable communities.

- Heavy front-end investments are poured into mass marketing and advertising schemes, rather than into the basic site improvements necessary for housing construction and occupancy.
- Since both the land sales firms and the lot buyers are primarily interested in maximizing returns on their investments, neither has much incentive to improve the land, and often the firm does not even expect to sell all the lots.
- These speculative subdivisions preclude alternative land uses and dictate patterns of growth for years to come. They lock up large parcels of land by fragmenting and scattering ownership, making any future reassembly of the land legally difficult and economically prohibitive.

8. At the other extreme, large scale second home projects and resort communities tend to have an urbanizing effect on rural areas as homes are constructed and public service demands increase (depending on their scale, level of improvements, and growth rates).

- The relative scale of recreational land development is often massive in comparison to existing rural development, and can result in substantial primary and secondary population growth over time.
- Most second home owners are urbanites and tend to demand increasingly urban levels of public services.
- The tendency for some recreational properties to become permanently occupied further reinforces this urbanization process.

ENVIRONMENTAL IMPACTS

1. Most environmental impacts caused by recreational land development are no different in kind from those of other conventional subdivisions of similar size, density, and levels of improvement. Their environmental effects may be more serious, however, due to their lack or inadequacy of basic site improvements and their tendency to be located on sites which are environmentally fragile, of special public concern due to their unique natural features, or in areas which lack the natural capacity necessary to sustain intensive development.

- Because of their tendency to locate in more sensitive environmental areas, recreational subdivisions result in environmental impacts which are more difficult to ameliorate.
- Recreational subdivisions are often built to lower standards than conventional subdivisions (e.g., septic tanks on small lots, private wells, dirt roads, etc.), resulting in more serious environmental damage as home construction and occupancy occur.
- Two of the most common environmental impacts caused by lower development standards are ground and surface water pollution from septic tanks (especially in areas adjacent to lakes and streams), and erosion and siltation from runoff generated by dirt roads and bare construction sites.
- Other environmental impacts which have resulted from recreational development include air pollution (especially from heavy automobile traffic in mountainous areas), increased solid waste and litter, the destruction of fish and wildlife habitats, increased flooding and flood damage due to increased runoff from impervious surfaces and floodplain construction, and aesthetic blight.

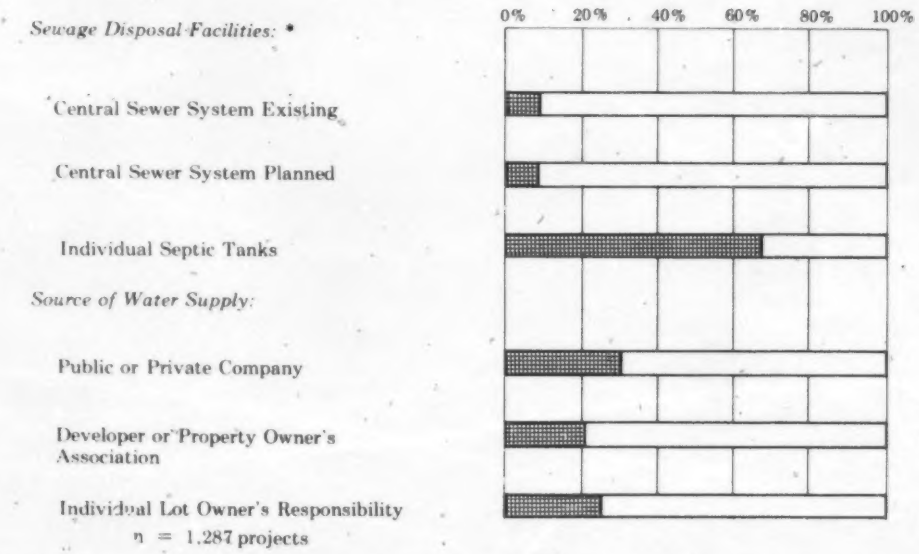
2. Although unimproved recreational subdivisions can be designed to minimize potential environmental problems, those designed to maximize short run returns from lot sales are often platted as simple gridiron projects which show little sensitivity for the topography or other natural features of the landscape.

- Serious erosion and lake and stream siltation have been caused in many such projects due to the grading of dirt roads on steep slopes and across natural drainage courses.
- Homesites platted on excessive slopes have often caused erosion and siltation when developed.
- Other environmental impacts in unimproved projects have been less serious to date because of their lower level of development activity, buildout, and occupancy. The potential for serious environmental damage, however, is high where initial site design is poor and projects lack basic improvements in water supply and sewage disposal systems.

3. Generalizations on environmental impacts in improved second home projects and resort communities are more difficult to make since they vary widely from project to project depending on a variety of factors including:

- The natural characteristics of each individual site, such as topography, soils, groundwater, wild-

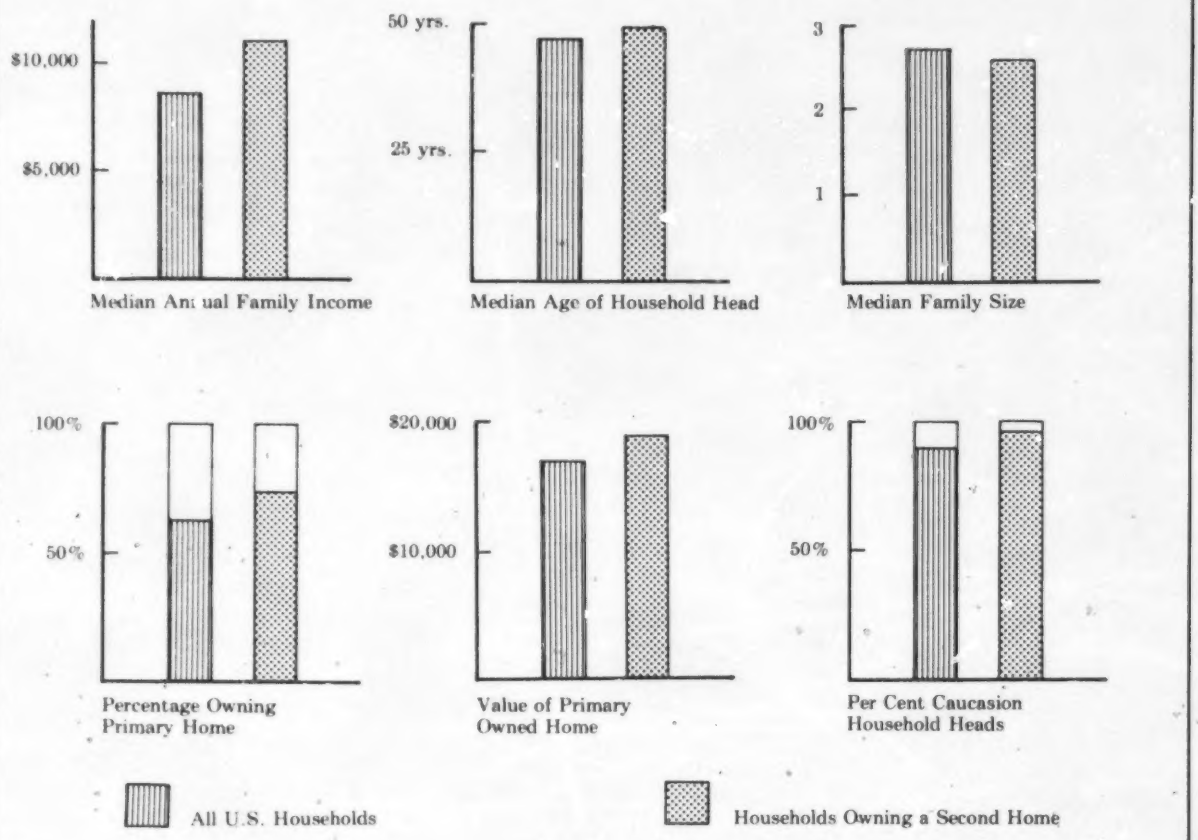
FIGURE III. SELECTED SITE IMPROVEMENTS IN RECREATIONAL LAND DEVELOPMENTS REGISTERED WITH OILSR, 1973



• These categories are not mutually exclusive; some projects contain both central sewer systems and some septic tanks. Missing data in some files account for totals of less than 100 per cent.

Source: U.S. Department of Housing and Urban Development, Office of Interstate Land Sales Registration, Unpublished material obtained from the files, June, 1973.

FIGURE IV. SOCIO-ECONOMIC COMPARISONS OF HOUSEHOLDS OWNING SECOND HOMES WITH ALL U.S. HOUSEHOLDS, 1970.



Sources:

Date for Households Owning Second Homes: U.S. Department of Commerce, Bureau of the Census, Public Use Sample of Basic Records from the 1970 Census, State Samples.

Data for All U.S. Households: U.S. Department of Commerce, Bureau of the Census, *Metropolitan Housing Characteristics, United States and Regions, 1970.* Report No. HC (2)-1. (Washington: Government Printing Office, 1972.) Tables A-3, A-7, and A-8; and U.S. Department of Commerce, Bureau of the Census, *Detailed Housing Characteristics, United States Summary, 1970.* Report No. HC (1)-B1. (Washington: Government Printing Office, 1972. Tables 29, 31, and 54.

life, and unique natural features.

- The physical characteristics of each project including size, density, site design, and especially the level of improvements (water and sewer systems, roads, etc.).
- The land development techniques and construction practices used by the developer.
- The adequacy of land development regulations and their administration and enforcement by local and state governments.

4. Considerable recreational land development has been located adjacent to or is surrounded by publicly-owned lands (e.g., national parks and national forests), resulting in a variety of problems.

- In some parts of the country, recreational land development is in competition with public land acquisition programs, outbidding and preempting some unique natural resource areas planned for inclusion in the public lands system.
- Fire dangers have increased on public lands as a result of adjacent population growth in recreational subdivisions.
- Adjacent recreational subdivisions have increased opportunities for unrestricted access onto public lands, making environmental management difficult.
- Other impacts on public lands have included increased litter and roadside garbage dumping, increased traffic, increased hunting pressures, and overuse of some public recreational facilities.

ECONOMIC IMPACTS

1. Recreational land development can stimulate local economies through increased tax revenues and developer

and consumer spending. Like environmental impacts, however, the net outcome varies from case to case depending on a wide range of factors, including:

- The characteristics of the local economy such as its size, economic diversification, and taxation policies.
- The characteristics of the project including its size, level of improvements, extent of recreational amenities, and the market prices of lots and homes.
- The extent of home construction and permanent occupancy which occurs in the project.
- The level of sophistication of planning and fiscal management practiced by local governments.

2. Net fiscal impacts on local government are positive in the early life of most projects. The increases in tax revenues generated by development usually exceed the increased costs of providing public services during the initial years, for several reasons.

- Most recreational subdivisions have few homes built in them to date, and therefore have yet to make major public service demands on local governments.
- While second homes are taxed at the same rates as first homes, the large majority of second homes are still seasonally occupied, and therefore place few burdens on local public school systems, which generally consume as much as half or more of local tax revenues.
- Because some local governments either ignore many of the service demands of second home owners, or do not have the capacity to provide them, many recreational subdivisions go without the services which would normally be expected in suburban developments of similar size and density.

3. Over time, negative fiscal impacts can result from recreational land development if public service demands or major capital expenditures necessitated by these projects outstrip the tax revenues they generate.

- Fiscal impacts may become negative if substantial permanent occupancy by families with school age children occurs in recreational subdivisions.
- Negative fiscal impacts can also occur if development necessitates any major, unexpected capital expenditures by local governments, such as improving an access road to a project, or expanding a sewage treatment plant to facilitate a new recreational subdivision.
- Fiscal impacts can also become negative when recreational subdivisions (especially remote ones) are only sparcely populated, and the costs of providing public services over long distances to a few residences exceeds the total tax revenues generated by these projects.

4. Communities have tried to reduce negative fiscal impacts by various methods.

- Standard facilities requirements (commonly used with conventional subdivisions) for roads, water supply, and sewage disposal systems have usually been successful in reducing subsequent public investments for such facilities.
- Some communities have encouraged privately owned and maintained facilities (usually by property owners associations) rather than accepting public responsibility for future maintenance and operation. This approach can lead to problems, however, if property owners associations collapse and local government has to step in.
- A few communities have tried to avoid certain public service costs by restricting permanent occupancy, but experience to date indicates that this approach is administratively impractical and difficult to enforce.

5. The impacts of recreational land development on the private economic sector can be both positive and negative.

- A major benefit is the increase in community income which occurs to the extent that expenditures

Second home construction can be an important source of employment for local contractors and builders.

made by developers and property owners are made in the local economy. Studies have shown that between one-third and three-fourths of total development and user expenditures may accrue to the local area, depending primarily on the levels of project improvements and amenities, the extent of home construction and occupancy, and the availability of goods and services in the local community. Unimproved subdivisions generate relatively little community income compared to improved second home projects and resort communities since development activity, home construction, and occupancy are minimal.

- New job opportunities may also be created, either directly in the construction and operation of projects, or indirectly in local businesses serving projects and their residents. At the same time, some old jobs, usually agriculturally related, may be displaced.

- In some communities, the creation of new jobs from recreational land development has attracted job seekers from outside the local area, creating competition for the new jobs which are available, and also generating secondary population growth for which public services must be provided by local government.

- Recreational land development has created markets for the sale of marginal farm, grazing, and timber lands in many parts of the country. On the other hand (although not well documented), development has caused upward pressures on land values, housing costs, and tax assessments pricing some native rural families out of farming and local housing markets.

SOCIAL IMPACTS

1. As home construction and occupancy in recreational subdivisions occurs, traditional rural cultures and lifestyles change. Service-oriented tourist economies begin to replace agricultural economies as subdivisions and second homes replace farms and woodlands. These social changes are accentuated by the fact that the newcomers are generally urbanites with attitudes and lifestyles which are in marked contrast to those found in most rural communities. Local attitudes toward these social changes vary widely.

- Some local residents view recreational land development and its resulting population growth as a cultural as well as an economic asset. They welcome the stimulus of change—the influx of new people with lifestyles and attitudes different from their own.

- Others regret the gradual erosion of traditional rural culture, but accept it as the inevitable price of economic growth.

- Still others consider recreational land development a form of exploitation and colonization by a wealthier urban class. In some parts of the country where second home development has been extensive, local residents strongly resent the countryside becoming a vacation suburb for middle-income families from the cities.

2. Other social impacts which have concerned local residents are increased crowding and traffic, increased crime, and restricted access to public recreational facilities.

3. Recreational property owners may become important political forces in rural communities, depending largely upon their occupancy patterns.

- Families using their second homes seasonally seldom become involved in local community affairs. Second home developments have been called "communities of limited liability" where residents come to rest and relax, taking little interest in local rural problems which do not directly affect them.

- When recreational land development results in permanent population growth, the political effects can be substantial in sparcely populated rural areas. The tendency for these newcomers to take an active part in local affairs is accentuated by the fact that they generally have higher educations, higher incomes, and more free time.

4. Many second homeowners share a common attitude referred to by some as the "gangplank syndrome." Having moved to an area to enjoy its natural beauty and rural atmosphere, they are anxious to keep it that way, and close the door on further growth. In rural communities adverse to more recreational development, these individuals have often been instrumental in shaping local growth policies. In other cases, especially where local residents still wish to capitalize on land development, this "we've got ours" attitude to some second home owners is deeply resented.

5. Consumer victimization in recreational land sales has been a serious national issue for over 10 years, and it remains an important social issue today. Thousands of consumers have been the victims of high-pressure sales tactics, deceptive and fraudulent advertising practices, and broken promises.

- Consumer victimization has been far more widespread and serious in the unimproved lot sales business than in other sectors of this industry.

- During 1973 at the peak of the recreational land development boom, OILSR received 1,500 letters per month from consumers, over half of which were complaints against land sales firms. Most consumers complained about the failure of developers to deliver on promised improvments, deceptive sales practices, and the poor investment potential of the property.

- Many recreational lot buyers have been dissatisfied with their purchases. Some surveys have reported that as many as half of the responding lot buyers were disappointed.

- The investment potential of many unimproved recreational lots has been poor, partly due to the fact that the original lot prices were so inflated with sales and promotion costs. Resale experiences have been

dismal for many consumers, and some have failed even to recoup their original investments.

REGULATION OF DEVELOPMENT

1. The major responsibility for controlling the location and substantive quality of recreational land development rests with local governments, but on the whole, they have not been effective in exercising this responsibility.

- Recreational land development pressures have been the greatest in rural areas where local land use controls have historically been the weakest.
- Many local governments had no zoning or subdivision regulations at all when the recreational land development boom hit in the mid-1960s. Consequently, hundreds of recreational subdivisions have been platted and sold across the country without being subject to any public development standards or review.
- Most local land use controls in rural communities were never designed to regulate large scale development, and are inadequate to do the job.
- Administration and enforcement of land use controls in remote rural areas are often weak. Professional staff are scarce and budgets are small.
- Many local communities failed to anticipate the scale or density of encroaching recreational land development until too late to respond effectively to it. Others have resisted land use controls until development impacts have reached crisis proportions forcing them into action.

2. Recreational land development is not a phenomenon requiring a totally new regulatory approach. Traditional land use control techniques commonly used in urbanized areas have been successful in preventing the major negative environmental and economic impacts of recreational land development, although they will not necessarily induce high quality developments designed with sensitivity to their environment.

- The major negative impacts of recreational land development on local communities have resulted primarily from the total lack or inadequacy of local land development regulations, as well as poor administration.
- In communities which have regulated development, conventional techniques such as zoning, ordinances, subdivision regulations, facilities requirements, and building and health codes have proven adequate tools for preventing most negative environmental and economic impacts.
- Local development regulations have not, however, been effective in resolving conflicts over location between recreational land development and critical environmental areas of greater than local concern. Protecting natural resources such as coastal wetlands from development impacts has generally required state or federal initiatives.

3. Most communities have applied the same development standards to recreational subdivisions and second homes as they have to permanent home developments, although some communities have granted variances from improvement standards for streets, curbs and gutter, storm drainage systems, sidewalks, and street lighting. Standards affecting public health more directly (e.g., water suply and sewage disposal requirements) have not been as frequently modified, although enforcement practices vary widely.

4. Many recreational lots and second homes existed before local regulations were adopted and do not meet current development and construction standards. Government's response to the development and use of these properties has varied.

- In most cases, home construction on substandard recreational lots has been permitted without adherence to current standards.
- In other cases, compromises have been made, usually for side-yard and setback requirements. Health codes regulating water supply and sewage disposal systems have been compromised less often, making many small recreational lots essentially unbuildable.
- Few rural communities have any regulations requiring second homes to meet current code requirements when they are converted to permanent use.

5. State governments have strengthened their role in land use controls in recent years, affecting recreational land development in two ways.

- A few states have passed laws requiring local governments to adopt land use and development regulations, often with provisions for state intervention if local governments fail to act (e.g., California and Oregon). Also, some states, such as Vermont, Maine, and Florida have set up their own review and approval procedures for certain developments, which have included recreational land developments. Both of these approaches have helped to close the gaps in local regulations which have allowed development to go unchecked in many parts of the country.
- Emerging state laws aimed at protecting wetlands, coastal zones, shorelines, mountains, scenic rivers, floodplains, and other critical environmental areas are helping to protect environmentally sensitive lands which are often under heavy development pressure from recreational subdivisions and second homes. Such legislation reduces the area in which recreational land development can operate without public scrutiny, and helps to protect remaining natural areas which recreational subdivisions could preempt or despoil.

6. This emerging body of state land use and critical area legislation has set important precedents and resulted in better recreational land development in some areas. But state programs vary considerably. Many contain administrative loopholes, minimal standards, and weak enforcement provisions. In short, the expanded state role in land

use controls is still too new to offer any national panacea for inadequacies at the local level. The bulk of the responsibility for regulating the quality of recreational land development still rests in the hands of local government.

7. Over 40 states have some form of consumer protection legislation regulating land sales. Their quality varies widely from state to state, and only a few (e.g., California, New York, and Michigan) are considered tough enough to offer consumers any significant protection. In many states these laws often hinder good recreational land developers, add to the cost of land and housing, and yet allow many unscrupulous firms to continue operating.

8. The federal response to recreational land development has been essentially restricted to the field of consumer protection through disclosure, primarily through the Interstate Land Sales Full Disclosure Act administered by HUD.

- Federal (and state) land sales laws have been unable to wipe out consumer victimization. They have relied almost exclusively on the full disclosure technique, which has no direct effect on the quality of the product itself, and puts the burden on consumers to read and evaluate detailed property reports presented by developers. Many consumers do not bother to read this information, and many of those who do cannot understand it.
- The marketing and advertising practices of land sales firms are extremely persuasive and difficult to regulate and police. This is especially true of the verbal claims made by salesmen.
- Existing land sales laws have created an illusion of widespread consumer protection, when in fact, consumer victimization continues to be a problem. Some consumers still think a property report is a federal certification of a project.
- Federal (and state) agencies administering land sales laws have not had the staff and budget resources necessary to get the job done.

9. Beyond consumer protection, the federal government's effect on recreational land development has been limited and indirect. Some federal laws such as the National Environmental Policy Act, the Coastal Zone Management Act, and the Water Pollution Control Act could have important influences on development in the future, depending on how they are further interpreted, administered, and enforced.

RECOMMENDATIONS

The issues raised by recreational land development are as broad and varied as the subject of urbanization itself. Most of these issues have already been dealt with in urbanized areas, and their solutions may usually be found in the application of existing methods and techniques for regulating the quality, location, quantity and timing of land development. Controlling these variables will encourage good recreational land development of lasting value, while helping communities avoid the negative impacts which many have already experienced.

The key ingredients of development quality are the adequacy of basic site improvements such as water and sewer systems, roads and drainage systems, site design, and construction standards. Adequate project facilities lessen the extent of environmental impacts as well as the potential for negative fiscal impacts on local governments. Construction of adequate project facilities also provides a greater stimulous to the local economy. Adequate development standards will drastically reduce premature recreational subdivisions. Controlling development quality is also the surest form of consumer protection. Simply informing consumers of product deficiencies has proven inadequate as a means of protection. Only through assurances that the products themselves are fit will consumers be truely protected.

The location of new recreational land development must also be carefully evaluated to prevent the loss of unique environmental areas which should be preserved in their natural state. To avoid environmental damage, sites must be chosen which have the natural capacity to support development at the intensity proposed. Present and future public service delivery costs are also a function of site locations. And choosing appropriate development sites can further protect consumers from such things as flooding and other natural hazards, as well as assuring them of buildable homesites.

Regulating the quantity and timing of development provides a further means of avoiding negative impacts. The scale of development (measured in dwelling units or projected population) should be sensitive to the resource capabilities of the land to avoid overloading natural systems such as the groundwater supply, and the timing of large projects should be in phase with local government's ability to provide public services and capital improvements.

The following recommendations focus on the major roles and responsibilities of different levels of government in regulating recreational land development. For some jurisdications, new development pressures may only require modification of existing regulations, but for many others

where few or inadequate development controls are in effect, major efforts will be necessary including the hiring of professional staff to plan for growth and administer the necessary controls. Some of the costs of regulating recreational land development will be passed on to recreational property buyers themselves. Others will inevitably be shared by the general public. These costs of managing growth, however, should far outweigh the negative consequences of uncontrolled recreational land development.

LOCAL GOVERNMENTS

In most states, local governments still have the bulk of the authority for regulating land use, but many of them have not fully exercised their responsibility to do so.

1. Local governments in rural areas which do not yet regulate land development should move quickly to draft land development regulations, accepting the experiences of others without waiting for a local crisis to occur.

- They should establish on-going planning processes to guide the orderly growth of their communities, designating areas most suitable for recreational subdivisions and areas worthy of preservation due to their natural, scientific, historical, or archaeological significance.
- The land use controls adopted should reflect the best emerging techniques from urban and suburban development experience including planned unit development and site plan review procedures, environmental and fiscal impact analysis, and environmental performance controls.
- Sensitive environmental areas such as hillsides, wetlands, and shorelines should be governed by regulations designed to minimize environmental impacts during and after construction. These regulations should prescribe performance standards and preventive techniques governing such things as erosion and runoff control, removal of vegetation, density reductions on excessive slopes, and buffer zones and setback requirements for lakes, streams, and other water bodies.
- Cluster techniques should be encouraged or required in sensitive environmental areas permitting substantial portions of development sites to be left in undisturbed, natural open space.
- Development proposals should be carefully reviewed to ensure that projects do not block or inhibit access to public recreational areas and public lands.

2. Where development regulations already exist, they should be carefully reviewed to determine their adequacy to deal with large scale recreational projects. Obsolete ordinances should be amended or redrafted. Loopholes which permit subdivisions to be created without being officially reviewed and approved (such as through successive lot splitting) should be closed.

3. Standards for recreational land development should be appropriate for the scale and density of that development, and the natural carrying capacities of the site. In essence this means that recreational subdivisions and second homes should adhere to the same generally accepted development standards required for conventional first home subdivisions of similar scale and density.

- Septic tanks should not be considered acceptable as a permanent means of sewage disposal in high density subdivisions. Where central sewer systems are not feasibile, density limits should be set low enough to guarantee that septic tanks pose no threat to ground or surface water quality. (Actual density standards will vary from place to place depending on soil suitability, ground water conditions, etc.)
- Where septic tanks are permitted, evidence of adequate site capability (lot size/soil conditions) should be provided on a lot-by-lot basis to prevent the platting of any unbuildable lots.
- Separation requirements between private wells and septic tanks should not be compromised. Rural health codes should be reviewed for their adequacy to deal with large scale, high density subdivisions. Health code enforcment (which is extremely lax in some rural areas) should be stepped up with routine inspections of development sites.
- Project facilities (e.g., water supply and sewage disposal systems) should be designed to accommodate peak loads at full occupancy. Even though most second homes are only occupied on a seasonal basis, projects can be fully occupied during peak recreational seasons, and facilities must have the capacity to service them during these periods of peak demand.
- Variances, if granted, from conventional design standards (for such improvements as roads and drainage systems) should be based solely on sound engineering design and environmental performance criteria depending on the density and scale of the project and the natural characteristics of the site. Development standards should not be reduced on the grounds that project facilities will be privately owned and maintained by the developer or a property owners association.
- Variances from other conventional subdivision improvement requirements (e.g., street lighting, sidewalks, curbs and gutters) may be appropriate at low densities to reduce development costs and maintain rural character. Decisions on such variances, however, should also be based on performance criteria and the needs of project residents, and may be equally appropriate for first home developments under similar conditions.

4. Local governments should take steps to ensure that basic site improvements are in place when they are needed by the residents.

- Governments should plan for and approve recreational land development on the assumption that full buildout and permanent occupancy may occur over

Local land development regulations should include controls designed to minimize environmental damage due to erosion and runoff from bare construction sites, especially on steep terrain.

time, rather than permitting the subdivision of unimproved land on the assumption that no one will ever live in these projects.

- Experience has shown that the safest procedure to ensure the installation of facilities when needed is to require initial installation by the developer. Where buildout is predicted to occur over many years, projects should be developed in phases. Using building and occupancy permits, local officials should restrict home construction to development phases in which adequate facilities are being installed.

- In lieu of initial installation, local governments should require developers to provide adequate financial guarantees that the facilities will, in fact, be installed as needed, using such devices as performance bonds or escrow accounts. If facilities are not installed initially or guaranteed by the developer, local governments may ultimately have to accept responsibility for providing these improvements. While this responsibility can legally be placed on individual property owners or their associations through clauses in deeds, such clauses may be impractical or even impossible to enforce when the facilities are actually needed.

- No subdivision plat should be approved, building permit issued, or lot sold until after the existence of a water supply adequate to support full buildout and permanent occupancy has been certified. The adequacy of proposed sewage disposal methods should also be certified before any subdivision plat is approved.

- Wherever possible, local governments should guide the location of development into areas where they have the existing or planned capacity to provide the necessary public services.

5. Steps should also be taken to reduce environmental problems in existing recreational subdivisions.

- Governments should take immediate steps in vacant or partially developed subdivisions to control erosion and runoff from substandard road beds and cleared construction sites.

- In communities where substandard recreational lots predate local subdivision regulations, the issuance of building permits should be contingent upon full compliance with current water supply and sewage disposal requirements. Unfortunately, such a policy will leave some recreational lot owners with unbuildable homesites unless central water and sewage systems are installed.

- In communities where a substantial number of vacant recreational subdivisions already exist, further development plans should be closely monitored to alert local officials to the need for public facilities and services well before the actual need arises.

- Monitoring programs should be set up to routinely check the performance of septic tanks in existing projects.

6. Local governments should take steps to ensure that recreational land development is an economic asset rather than a liability to their communities.

- Local governments should study the fiscal consequences of proposed projects, using this information to negotiate project plans with developers (e.g.,

dwelling unit mix, bedrooms and floor areas per dwelling unit, etc.). Fiscal information can also be used to plan for future capital improvements to meet public service demands as they arise. Where development pressures overtax the capacity of local government to undertake the necessary studies, application fees should be used to cover the costs of obtaining outside technical assistance.

- Development regulations should require project facilities to meet all current standards for public dedication when initially constructed or else require that they be brought up to public standards at the property owner's expense before dedication is accepted.

- Project approvals can incorporate conditions which ensure that whenever major associated public improvements are required by development (such as improving an access road to a remote subdivision), the developer will be assessed fees covering these costs to the extent that such improvements are directly necessitated by the project.

- Local officials should encourage developers to establish spending and hiring policies in favor of the local economy to the extent feasible.

STATE GOVERNMENTS

State governments have two important roles to play in regulating recreational land development. First, they should assist in the strengthening of planning and land use controls at the local level, and see that gaps in local regulations are, in fact, closed. It is unrealistic to expect all rural governments to develop adequate regulatory systems without outside assistance, and in some cases some prodding. Many local governments do not have adequate staff to plan for and regulate large scale land development, nor the financial resources necessary to hire these skills. There is also strong political resistance to land use planning and controls in many rural areas.

Second, state governments should initiate controls over critical environmental areas of greater than local concern. Because many of these areas span more than one local jurisdiction, and because regional and state interests in the use of these lands may conflict with local interests, local regulations alone are not adequate to protect many critical areas.

1. State governments should enact legislation mandating local governments to adopt the necessary ordinances to plan for and regulate land use within their jurisdictions.

- Local land use regulations should be required to meet minimum statewide standards for project design and review procedures. State agencies should be designated to intervene in the review and approval process where local governments fail to act within specified time periods.

- Adequate technical and financial assistance should be made available by states to local governments which do not have the necessary resources to plan and regulate development on their own.

- Where regional planning agencies and Local Development Districts (in the Appalachian States) exist, states should take full advantage of these existing staff resources in providing technical planning assistance to local governments.

Development regulations which do not require that adequate utility and road improvements to be installed or guaranteed in recreational subdivisions can result in future economic problems for local governments and property owners.

2. In addition to strengthening local planning and land use controls, state governments should enact stronger legislation protecting critical environmental areas including wetlands, shorelines, coastlines, mountains, and other environmentally fragile lands.

- Statewide land use plans should identify areas suitable and unsuitable for recreational land development, including criteria for guiding the location of development. These guidelines should be designed to avoid conflicts between development and prime agricultural lands, critical environmental areas, and lands needed for the expansion of public recreational facilities such as state parks.

- Priorities for designating critical environmental areas should take into account existing or potential development pressures to ensure that critical areas are not preempted by subdivisions.

- Environmental impact statement procedures should be applied to private developments in critical environmental areas.

- States should set up ongoing data systems which monitor trends in both rural land subdivision activity and second home construction.

3. Existing state policies and programs for acquiring public lands such as parks, recreational areas, and wildlife refuges should be reviewed in light of shifting recreational land development pressures.

- Priorities for such programs should be adjusted and implementation speeded up as necessary to prevent the preemption of areas which, due to their location and natural features, would better serve the recreation needs of the general public. The recent economic slowdown in the recreational properties market offers some excellent opportunities to acquire natural areas for preservation and public use at reduced costs.

- The accessibility to existing public recreational areas such as lakeshores and coastlines should be reviewed and the necessary steps taken (e.g., acquisition, easement) to guarantee that public access into these areas is not restricted or hindered by private development.

4. State governments should strengthen existing land sales legislation in order to improve consumer protection.

- State land sales laws should be amended where necessary to prohbit the advertising or sale of any lot or dwelling unit until financial guarantees (e.g., performance bonds, escrow funds) are in force ensuring that promised improvements and facilities will be constructed.

- Cooling off periods in which consumers may reconsider sales terms should be extended to 14 days.

- Developers should be required to substantiate claims of resale land values or be restricted from making them. Developers should also be required to disclose the success records of any resale programs which they operate.

FEDERAL GOVERNMENT

The federal government has several important roles to play in encouraging high quality recreational land development, including providing financial incentives and assistance for state and local land use planning and critical area protection, and strengthening consumer protection measures.

1. The federal government should provide a major impetus in strenthening state and local planning and development controls.

- The federal government should take full advantage of its existing legislative mandates (e.g., HUD 701 programs, Section 208 planning requirements, coastal zone management, etc.) to encourage adequate land management through existing federal funding programs to state and local agencies.

- Congress should enact additional legislation as needed to provide financial aid to state and local governments for land use planning and management.

2. Steps should be taken by the federal government to reduce the negative impacts and management conflicts between public lands and recreational development on adjacent private lands.

- Any future federal land use legislation should include provisions requiring the coordination of land use plans and development controls between federal agencies managing public lands (e.g., the U.S. Forest Service, the National Park Service) and state and local units of government with authority over adjacent private lands.

- Federal agencies managing public lands should be more discriminating in their granting of special use permits and land trades with private developers, considering the full range of potential impacts of private development on public lands.

3. Federal policies and programs for open space protection and public acquisition should be reviewed and adjusted in light of existing and potential land development pressures to avoid the preemption of lands needed to meet the recreational needs of the general public in the years to come.

4. The federal government should take further steps to strengthen existing consumer protection legislation in land sales.

- Regulations enforced by HUD's Office of Interstate Land Sales Registration under the Interstate Land Sales Full Disclosure Act should be amended to include the provisions recommended above for strengthing state land sales laws.

- In addition to the further tightening of advertising regulations administered by OILSR, the Federal Trade Commission should more aggressively exercise its full authority to prosecute unscrupulous land sales firms which persist in making false and misleading advertising claims.

APPENDICES

The following eight appendices have been selected from the full report to provide additional overview data on four major aspects of recreational land development; the existing national stock of recreational lots, second homes, and the distribution of second home owners (Appendices A, B, and C); shifts in the national distribution of second homes from 1950 to 1970 (Appendix D); the extent of recreational amenities in developments as reported in five different surveys (Appendix E); and estimates of current ownership and future demands for recreational properties (Appendix F, G, and H). These data were collected during 1973 and 1974, and in some cases may not accurately reflect current market conditions.

APPENDIX A

Recreational Land Subdivisions, Lots, and Acres Filed with the U.S. Office of Interstate Land Sales Registration Ranked in Order of Number of Lots 1974

State	Recreational Land Subdivisions	Recreational Lots	Acres
United States	3,900	3,375,821	7,146,229
1. Florida	547	919,672	1,942,155
2. Texas	463	717,239	876,390
3. New Mexico	81	342,341	1,030,208
4. Arizona	426	260,728	467,015
5. California	252	159,944	622,329
6. Colorado	214	87,810	824,700
7. Pennsylvania	136	75,146	135,435
8. Virginia	112	57,019	85,303
9. Missouri	137	54,538	64,715
10. Arkansas	76	52,695	101,449
11. Tennessee	64	45,577	52,057
12. Michigan	111	44,710	67,713
13. Mississippi	38	44,686	32,297
14. North Carolina	127	38,424	92,204
15. Georgia	55	35,380	42,369
16. Nevada	33	34,129	70,208
17. Ohio	34	32,648	21,725
18. Washington	88	26,682	53,408
19. Hawaii	30	24,454	67,944
20. West Virginia	28	23,817	10,753
21. Illinois	26	22,317	35,328
22. Indiana	34	22,190	13,341
23. Maryland	50	21,975	29,061
24. Kentucky	60	20,863	30,033
25. Oregon	38	17,453	30,695
26. Oklahoma	53	16,644	13,003
27. Utah	45	15,257	49,247
28. Louisiana	44	15,162	8,888
29. New Jersey	20	14,676	8,377
30. South Carolina	39	13,058	40,027
31. Kansas	15	12,198	5,817
32. Iowa	23	11,930	10,294
33. Alabama	30	11,896	12,904
34. Wisconsin	50	10,524	30,617
35. Maine	29	10,267	23,003
36. Minnesota	17	9,464	21,891
37. Massachusetts	39	9,290	7,860
38. New Hampshire	51	8,298	23,350
39. New York	15	7,083	10,492
40. Vermont	27	6,756	20,080
41. Idaho	43	5,901	14,735
42. Nebraska	9	3,990	4,863
43. Delaware	17	3,801	1,247
44. Montana	22	2,828	20,688
45. Connecticut	4	2,155	2,958
46. Wyoming	8	1,276	12,607
47. Alaska	3	553	1,536
48. South Dakota	4	377	3,000
49. North Dakota	0	0	0
50. Rhode Island	0	0	0

Source: U.S. Department of Housing and Urban Development, Office of Interstate Land Sales Registration, Unpublished material obtained from the files, January, 1974.

APPENDIX B

Second Homes by Number, Per Cent of Total Second Homes, and Per Cent of Total Housing Units, Ranked by Number Per State
United States, 1970

State	Second Homes[1]	Per Cent of Total Second Homes[1] (Per Cent of 2,143,434)	Total Housing Units	Second Homes As A Per Cent of Total Housing Units
United States	2,143,434	100.0	68,418,094	3.1
1. Michigan	188,864	8.8	2,954,451	6.4
2. New York	181,138	8.5	6,298,385	2.9
3. Texas	130,580	6.1	3,825,299	3.4
4. Wisconsin	100,336	4.7	1,472,257	6.8
5. California	96,639	4.5	6,994,533	1.4
6. Pennsylvania	92,813	4.3	3,924,503	2.4
7. Minnesota	83,855	3.9	1,276,082	6.6
8. Maine	73,562	3.4	397,140	18.5
9. North Carolina	66,811	3.1	1,641,131	4.1
10. Missouri	64,330	3.0	1,673,332	3.8
11. New Jersey	61,033	2.9	2,387,535	2.6
12. Massachusetts	51,746	2.4	1,890,319	2.7
13. Ohio	47,936	2.2	3,465,161	1.4
14. Virginia	46,525	2.2	1,492,887	3.1
15. Indiana	45,367	2.1	1,730,020	2.6
16. Washington	45,010	2.1	1,220,447	3.7
17. New Hampshire	43,908	2.1	280,962	15.6
18. Florida	41,735	2.0	2,526,536	1.7
19. Illinois	38,722	1.8	3,701,866	1.1
20. South Carolina	36,242	1.7	812,148	4.5
21. Colorado	35,467	1.7	757,053	4.7
22. Georgia	33,683	1.6	1,471,132	2.3
23. Kentucky	33,332	1.6	1,064,436	3.1
24. Tennessee	32,680	1.5	1,300,183	2.5
25. Alabama	32,663	1.5	1,120,219	2.9
26. Louisiana	30,833	1.4	1,150,313	2.7
27. Iowa	29,192	1.4	958,560	3.1
28. Mississippi	28,364	1.3	699,168	4.1
29. Maryland	28,014	1.3	1,248,747	2.2
30. Oklahoma	27,758	1.3	925,238	3.0
31. Arkansas	27,658	1.3	675,593	4.1
32. Vermont	27,291	1.3	165,068	16.5
33. West Virginia	26,230	1.2	597,266	4.4
34. Oregon	20,946	1.0	744,602	2.8
35. Kansas	20,724	1.0	791,022	2.6
36. Nebraska	18,521	.9	514,617	3.6
37. Arizona	16,380	.8	584,116	2.8
38. Montana	16,225	.8	246,603	6.6
39. Idaho	15,335	.7	244,681	6.3
40. Connecticut	15,325	.7	980,849	1.6
41. South Dakota	15,000	.7	225,183	6.7
42. New Mexico	14,527	.7	325,715	4.5
43. North Dakota	14,301	.6	256,222	5.6
44. Rhode Island	9,974	.4	317,193	3.1
45. Delaware	8,134	.3	180,212	4.5
46. Utah	7,979	.3	315,734	2.5
47. Alaska	6,705	.3	88,428	7.6
48. Wyoming	5,711	.3	116,323	4.9
49. Nevada	4,277	.2	172,558	2.5
50. Hawaii	3,053	.1	216,066	1.4

[1]Second homes are enumerated by combining the United States Bureau of the Census categories, "Rural Seasonal Vacant" and "Other Rural Vacant." This combination basically includes housing units which are intended for occupancy during only certain seasons of the year.

Source: United States Department of Commerce, Bureau of the Census, U.S. Census of Housing, 1970 Detailed Housing Characteristics (Washington: Government Printing Office, 1972), Final Report HC(1)-B1-52, Table 32.

APPENDIX C

Households Owning Second Homes, Ranked by Number per State, United States, 1970

State	Total Households	Households Owning a Second Home	Per Cent of Total Households	Per Cent of Total Households Owning a Second Home[1] (% of 2,889,771)
United States	63,446,641	2,889,771	4.6	100.0
1. New York	5,913,861	289,164	4.9	10.1
2. California	6,573,861	264,342	4.0	9.1
3. Michigan	2,654,059	185,778	7.0	6.4
4. Texas	3,433,996	164,785	4.8	5.7
5. Pennsylvania	3,702,304	153,311	4.1	5.4
6. Florida	2,284,786	146,020	6.4	5.1
7. Massachusetts	1,759,692	112,962	6.4	3.9
8. Illinois	3,502,138	110,933	3.2	3.8
9. Ohio	3,289,432	105,129	3.2	3.6
10. New Jersey	2,218,182	101,680	4.6	3.6
11. Minnesota	1,153,946	77,099	6.7	2.7
12. Wisconsin	1,328,804	76,216	5.7	2.6
13. Washington	1,105,587	65,376	5.9	2.3
14. Indiana	1,609,494	59,506	3.7	2.1
15. North Carolina	1,509,564	56,265	3.7	1.9
16. Missouri	1,520,567	55,750	3.7	1.9
17. Virginia	1,390,636	53,133	3.8	1.8
18. Georgia	1,369,225	50,380	3.7	1.7
19. Louisiana	1,052,038	46,877	4.5	1.6
20. Connecticut	933,269	45,777	4.9	1.6
21. Alabama	1,034,113	43,108	4.2	1.5
22. Maryland	1,175,073	42,990	3.7	1.5
23. Tennessee	1,213,187	38,451	3.2	1.3
24. Arizona	539,157	36,674	6.8	1.3
25. Maine	302,923	35,666	11.8	1.2
26. South Carolina	734,373	34,829	4.7	1.2
27. Colorado	690,928	34,775	5.0	1.2
28. Kentucky	983,665	32,601	3.3	1.1
29. Oklahoma	850,803	31,151	3.7	1.1
30. Iowa	896,311	30,104	3.4	1.0
31. Oregon	691,631	30,032	4.3	1.0
32. West Virginia	547,214	23,999	4.4	.8
33. Kansas	727,364	22,925	3.2	.8
34. Mississippi	636,724	20,154	3.2	.7
35. Arkansas	615,424	19,863	3.2	.7
36. New Mexico	289,389	18,671	6.5	.6
37. New Hampshire	225,378	17,345	7.8	.6
38. Montana	217,304	15,983	7.4	.6
39. Nebraska	473,721	15,207	3.2	.5
40. Rhode Island	291,965	13,337	4.6	.5
41. District of Columbia	262,538	12,905	4.9	.4
42. Idaho	218,960	12,641	5.8	.4
43. Utah	297,934	12,222	4.1	.4
44. Vermont	132,098	11,835	9.0	.4
45. North Dakota	181,613	10,562	5.8	.4
46. Delaware	164,804	9,517	5.8	.3
47. South Dakota	200,807	9,410	4.7	.3
48. Hawaii	203,088	8,463	4.2	.3
49. Alaska	79,059	8,389	10.6	.3
50. Nevada	160,052	8,139	5.1	.3
51. Wyoming	104,600	7,340	7.0	.3

Source: United States Department of Commerce, Bureau of the Census, U.S. Census of Housing, 1970, Detailed Housing Characteristics (Washington: Government Printing Office, 1972), Final Report HC(1)-B1-52, Table 37.

APPENDIX D

Shifts in the Distribution of Second Homes By State,
1950, 1960, and 1970, and Per Cent Change
1950-1970 and 1960-1970

State	Per Cent of Total Second Homes in United States			Difference in Per Cent: 1950-1970	Difference in Per Cent: 1960-1970
	1950	1960	1970		
1. Michigan	9.6	8.5	8.8	- .8	.3
2. New York	15.4	12.9	8.5	-6.9	-4.4
3. Texas	4.1	4.0	6.1	2.0	2.1
4. Wisconsin	5.0	4.5	4.7	- .3	.2
5. California	5.6	6.3	4.5	-1.1	-1.8
6. Pennsylvania	4.2	4.4	4.3	.1	- .1
7. Minnesota	3.9	4.0	3.9	0	- .1
8. Maine	3.6	3.4	3.4	- .2	0
9. North Carolina	1.3	1.9	3.1	1.8	1.2
10. Missouri	1.2	1.8	3.0	1.8	1.2
11. New Jersey	7.5	6.3	2.9	-4.6	-3.4
12. Massachusetts	5.4	4.6	2.4	-3.0	-2.2
13. Ohio	2.2	2.1	2.2	0	.1
14. Virginia	.9	1.2	2.2	1.3	1.0
15. Indiana	2.1	2.0	2.1	0	.1
16. Washington	2.1	1.9	2.1	0	.2
17. New Hampshire	2.3	1.8	2.1	- .2	.3
18. Florida	2.4	3.8	2.0	- .4	-1.8
19. Illinois	1.9	1.9	1.8	- .1	- .1
20. South Carolina	.7	1.1	1.7	1.0	.6
21. Colorado	1.9	1.3	1.7	- .2	.4
22. Georgia	.7	1.2	1.6	.9	.4
23. Kentucky	.4	.8	1.6	1.2	.8
24. Tennessee	.5	.8	1.5	1.0	.7
25. Alabama	.6	1.0	1.5	.9	.5
26. Louisiana	.6	1.1	1.4	.8	.3
27. Iowa	.7	.9	1.4	.7	.5
28. Mississippi	.6	.9	1.3	.7	.4
29. Maryland	1.7	1.3	1.3	- .4	0
30. Oklahoma	.5	.9	1.3	.8	.4
31. Arkansas	.7	1.0	1.3	.6	.3
32. Vermont	1.0	1.0	1.3	.3	.3
33. West Virginia	.4	.7	1.2	.8	.5
34. Oregon	1.2	.9	1.0	- .2	.1
35. Kansas	.4	.6	1.0	.6	.4
36. Nebraska	.3	.5	.9	.6	.4
37. Arizona	.5	.7	.8	.3	.1
38. Montana	.5	.7	.8	.3	.1
39. Idaho	.5	.7	.7	.2	0
40. Connecticut	2.2	1.7	.7	-1.5	-1.0
41. South Dakota	.3	.4	.7	.4	.3
42. New Mexico	.4	.5	.7	.3	.2
43. North Dakota	.2	.4	.6	.4	.2
44. Rhode Island	1.1	.8	.4	- .7	- .4
45. Delaware	.3	.3	.3	0	0
46. Utah	.2	.3	.3	.1	0
47. Alaska	--	.2	.3	--	.1
48. Wyoming	.2	.3	.3	.1	0
49. Nevada	.1	.1	.2	.1	.1
50. Hawaii	--	.1	.1	--	0

Sources: U.S. Department of Commerce, Bureau of the Census: (1) U.S. Census of Housing: 1950, United States Summary (Washington: Government Printing Office, 1953), Final Report H-A1, Table 17, ("Seasonal Vacant Dwelling Units"); (2) U.S. Census of Housing, 1960, States and Small Areas, United States Summary (Washington: Government Printing Office, 1963), Final Report HC(1)-1, Table 3, ("Units Held for Occasional Use" minus "Vacant for Migratory Workers" plus "Other Seasonal Vacant Units"); (3) U.S. Census of Housing, 1970, Detailed Housing Characteristics, United States Summary (Washington: Government Printing Office, 1972) Final Report HC(1)-B1, Table 32, ("Rural Vacant" plus "Other Rural Vacant").

APPENDIX E

Per Cent of Recreational Land Developments With Recreational Amenities (Summary Results from Five Surveys)

Recreational Amenities	(1) OILSR Filings n=1,287		(2) California Filings n=361	(3) ALDA Survey n=333	(4) ULI Survey n=178		(5) Housing Data Bureau Survey n=120
	Existing	Planned	Existing	Existing	Existing	Planned	Existing
Golf Course	9.6	8.1	20.5	22	28.1	14.6	39
Club House Facilities	13.4	13.5	24.1	25	24.7	15.2	63
Swimming Pool	16.2	10.8	9.1	45	40.0	21.9	66
Lake or Other Waterfront	18.3	5.9	13.6	47	55.1	8.4	n.a.
Tennis	n.a.	n.a.	n.a.	33	36.5	22.5	54
Horseback Riding	n.a.	n.a.	n.a.	30	34.8	16.9	37*
Marina	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	32
Skiing Facilities	n.a.	n.a.	n.a.	17	23.6	6.7	15

* Riding Stables

Sources: (1) U.S. Dept. of Housing and Urban Development, Office of Interstate Land Sales Registration, Unpublished material collected from the files, June, 1973.

(2) California State Department of Real Estate, "Land Project-Type Subdivisions Filed Between October 1969 and June, 1973," (Unpublished material obtained from the Department, Sacramento, California, 1973).

(3) American Land Development Association, The Land Industry: 1973, Washington, American Land Development Association, 1973, n.p.

(4) "Survey of Recreational Land Developers and Their Projects," Unpublished survey conducted for this study by Richard L. Ragatz and the Urban Land Institute, Washington, 1973, n.p.

(5) Housing Data Bureau, Recreational Land and Leisure Housing Report, Vol. 3, No. 8, May, 1972.

APPENDIX F

Estimated Ownership of Recreational Properties by Type of Property and Region of the U.S., 1973

Type of Property	United States	Northeast	North Central	South	West
Number of Households	67,430,000	16,075,000	18,451,000	20,825,000	12,079,000
Number of Households Owning Recreational Properties	5,732,000	1,410,000	1,462,000	1,712,000	1,148,000
Per Cent of Total Households in Region	8.5	8.8	7.9	8.2	9.5
Number of Households Owning Vacant Recreational Lots for Speculation/Investment	877,000	199,000	240,000	249,000	189,000
Per Cent of Total Households in Region	1.3	1.2	1.3	1.2	1.6
Number of Households Owning Vacant Recreational Lots for Future Building	1,416,000	298,000	357,000	461,000	300,000
Per Cent of Total Households in Region	2.1	1.9	1.9	2.2	2.5
Number of Households Owning Single Family Detached Second Homes	3,237,000	864,400	813,400	926,300	632,900
Per Cent of Total Households in Region	4.8	5.4	4.4	4.5	5.2
Number of Households Owning Resort Condominium Units	202,000	48,200	61,800	65,800	26,200
Per Cent of Total Households in Region	.3	.3	.3	.3	.2

Source: Unpublished survey designed by Richard L. Ragatz and conducted for this study by the Opinion Research Corporation, Princeton, N.J., October, 1973, using a stratified sample of 7,190 U.S. households. Data on numbers of households was obtained from the U.S. Department of Commerce, Bureau of the Census, Demographic Projections for the United States (Washington: Government Printing Office, 1973). Current Population Reports, Series P-25, No. 476, Tables 7 and E, pp. 25-26.

APPENDIX G
Future Demand for Recreational Properties as Estimated
by Recreational Land Developers

Recreational Property	Per Cent of Respondents by Estimation of Future Demand			
	Will Increase	Will Remain the Same	Will Decrease	Total
Unimproved lots in recreational subdivisions	44.8	17.5	37.7	100.0
Improved lots in recreational subdivisions	74.0	22.7	3.3	100.0
Lots in high amenity second home communities	80.7	12.9	6.2	100.0
Resort condominium	84.3	9.6	6.2	100.0

Source: "Survey of Recreational Land Developers and Their Projects," Unpublished survey conducted by Richard L. Ragatz and the Urban Land Institute (Washington: 1973), n.p.

APPENDIX H
Developer's Plans for Future Expansion in Selected
Types of Recreational Land Developments

Type of Recreational Land Development	Per Cent of Respondents By Plans To Expand			
	No	Yes	Uncertain	Total
Unimproved lots in recreational subdivisions	50.3	32.2	17.5	100.0
Improved lots in recreational subdivisions	25.8	52.6	21.6	100.0
High amenity second home communities	34.5	37.4	28.1	100.0
Resort condominiums	28.1	41.5	30.4	100.0

Source: "Survey of Recreational Land Developers and Their Projects," Unpublished survey conducted by Richard L. Ragatz and the Urban Land Institute (Washington: 1973), n.p.

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OTHER STUDY REPORTS

This Executive Summary is one of six separate documents produced during the course of this study. Others include:

1. *Subdividing Rural America: Impacts of Recreational Lot and Second Home Development*, by the American Society of Planning Officials with contributions from the Conservation Foundation, the Urban Land Institute, and Richard L. Ragatz Associates, Inc., published by the Council on Environmental Quality, 1976. This document is the full report of the study group, and includes this Executive Summary as Chapter 1.

2. *Recreational Lot and Second Home Development: A Manual for Reviewing Impacts*, by the American Society of Planning Officials, published by the Council on Environmental Quality, 1976. This document is a handbook for government officials and planners to assist them in reviewing the environmental and socio-economic impacts of recreational land development proposals.

3. *Recreational Properties: An Analysis of the Markets for Privately Owned Recreational Lots and Leisure Homes*, by Richard L. Ragatz Associates, Inc., 1974. This nationwide study of the recreational properties market is available from the National Technical Information Service, 5285 Port Royal Road, Springfield, Virginia 22151 (Report No. PB-233 148/6WU), or directly from the author at 3660 Donald Street, Eugene, Oregon. A condensed version of this market data appears in the full report of the study group.

4. *Recreational Properties in Appalachia: An Analysis of Markets for Privately Owned Recreational Lots and Leisure Homes*, by Richard L. Ragatz Associates, Inc., 1974. This market study deals specifically with recreational properties in the Appalachian states and is also available from the National Technical Information Service.

5. *The Subdivision of Virginia's Mountains: The Environmental Impact of Recreational Subdivisions in the Massanutten Mountain-Blue Ridge Area, Virginia*, by William E. Shands, published by the Conservation Foundation, 1974. This report on the environmental impacts or recreational subdivisions in Virginia is available from the Conservation Foundation, 1717 Massachusetts Avenue, N.W., Washington, D.C. 20036.